

# **EXHIBIT D**

Loan #: [REDACTED]

A. Settlement Statement

HUD-1

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

|  |               |  |                |                                   |
|--|---------------|--|----------------|-----------------------------------|
| B. Loan Type   |               | 6. File Number                                 | 7. Loan Number | 8. Mortgage Insurance Case Number |
| 1. FHA   | 2. FmHA       | 3. X Conv. Unins.                              | 102118         |                                   |
| 4. VA  | 5. Conv. Ins. |  |                |                                   |
| C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. |               |  |                |                                   |
| D. NAME AND ADDRESS OF BORROWER<br>Frank Tolin Jr.<br>108-36 154th Street, Jamaica, NY 11420 <i>11420 F.T.</i>   |               |  |                |                                   |
| E. NAME AND ADDRESS OF SELLER  |               |  |                |                                   |
| F. NAME AND ADDRESS OF LENDER<br>BNC Mortgage, Inc., A Delaware Corporation<br>1901 Main Street, Irvine, CA 92614  |               |  |                |                                   |
| G. PROPERTY LOCATION<br>108-36 154th Street, Jamaica, NY 11420   |               |  |                |                                   |
| H. SETTLEMENT AGENT<br>Charles C. Liechtung Attorney at Law<br>PLACE OF SETTLEMENT<br>One Cross Island Plaza, Rosedale, New York 11422   |               |  |                |                                   |
| I. SETTLEMENT DATE / DISBURSEMENT DATE<br>May 3, 2005 / May 3, 2005  |               |  |                |                                   |
| J. SUMMARY OF BORROWER'S TRANSACTION   |               | K. SUMMARY OF SELLER'S TRANSACTION             |                |                                   |
| 100. GROSS AMOUNT DUE FROM BORROWER  |               | 400. GROSS AMOUNT DUE TO SELLER                |                |                                   |
| 101. Contract Sales Price  |               | 401. Contract Sales Price                      |                |                                   |
| 102. Personal Property   |               | 402. Personal Property                         |                |                                   |
| 103. Settlement Charges to Borrower (from line 1400)   |               | 403.   |                |                                   |
| 104. Commission  |               | 404.   |                |                                   |
| 105. HUD-1 Addendum Entries  |               | 405.   |                |                                   |
|  |               |  |                |                                   |
| ADJUSTMENT FOR ITEMS PAID BY SELLER IN ADVANCE   |               | ADJUSTMENT FOR ITEMS PAID BY SELLER IN ADVANCE |                |                                   |
| 106. City/Town taxes to:   |               | 406. City/Town taxes to:                       |                |                                   |
| 107. County taxes to:  |               | 407. County taxes to:                          |                |                                   |
| 108. School taxes to:  |               | 408. School taxes to:                          |                |                                   |
| 109. Assessments to:   |               | 409. Assessments to:                           |                |                                   |
| 110. Fuel:   |               | 410. Fuel:                                     |                |                                   |
| 111.   |               | 411.   |                |                                   |
| 112.   |               | 412.   |                |                                   |
| 120. GROSS AMOUNT DUE FROM BORROWER  |               | 420. GROSS AMOUNT DUE TO SELLER                |                |                                   |
| \$100,813.85   |               |  |                |                                   |
| 200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER  |               | 500. REDUCTIONS IN THE AMOUNT DUE TO SELLER    |                |                                   |
| 201. Deposit or Earnest money:   |               | 501. Excess deposit (see instructions)         |                |                                   |
| 202. Principal amount of new loan(s):  |               | 502. Settlement charges to seller (line 1400)  |                |                                   |
| 203. Existing loans taken subject to:  |               | 503. Existing loans taken subject to:          |                |                                   |
| 204.   |               | 504. Payoff of 1st Mtg.:                       |                |                                   |
| 205.   |               | 505. Payoff of 2nd Mtg.:                       |                |                                   |
| 206.   |               | 506.   |                |                                   |
| 207.   |               | 507.   |                |                                   |
| 208.   |               | 508.   |                |                                   |
| 209.   |               | 509.   |                |                                   |
| ADJUSTMENTS FOR ITEMS UNPAID BY SELLER   |               | ADJUSTMENTS FOR ITEMS UNPAID BY SELLER         |                |                                   |
| 210. City/Town taxes to:   |               | 510. City/Town taxes to:                       |                |                                   |
| 211. County taxes to:  |               | 511. County taxes to:                          |                |                                   |
| 212. School taxes to:  |               | 512. School taxes to:                          |                |                                   |
| 213. Assessments to:   |               | 513. Assessments to:                           |                |                                   |
| 214. Fuel:   |               | 514. Fuel:                                     |                |                                   |
| 215.   |               | 515.   |                |                                   |
| 216.   |               | 516.   |                |                                   |
| 217.   |               | 517.   |                |                                   |
| 218.   |               | 518.   |                |                                   |
| 219.   |               | 519.   |                |                                   |
| 220. TOTAL PAID BY/FOR BORROWER  |               | 520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER     |                |                                   |
| \$160,000.00   |               |  |                |                                   |
| 300. CASH AT SETTLEMENT FROM/TO BORROWER   |               | 600. CASH AT SETTLEMENT TO/FROM SELLER         |                |                                   |
| 301. Gross amount due from borrower (line 120)   |               | 601. Gross amount due to seller (line 420)     |                |                                   |
| 302. Less amount paid by/for borrower (line 220)   |               | 602. Less amount paid by/for seller (line 520) |                |                                   |
|  |               |  |                |                                   |
| 303. CASH FROM X TO BORROWER   |               | 603. CASH X FROM TO SELLER                     |                |                                   |
| \$59,186.15  |               |  |                |                                   |

EXHIBIT 5  
WIT: Tolin  
DATE: 12-5-13  
RECEIVED RMR CRB

| SETTLEMENT CHARGES  |                                |                          |               |            |          | MB Approval No. 2502-0265                | (expires 9/30/2006)                    |
|---|--------------------------------|--------------------------|---------------|------------|----------|--|--|
| 700. TOTAL SALES/BROKER COMMISSION:   |                                |                          |               |            |          |  |  |
| BASED ON PRICE  |                                |                          |               |            |          |  |  |
| DIVISION OF COMMISSION (LINE 700) AS FOLLOWS:   |                                |                          |               |            |          |  |  |
| 701.  | to:                            |                          | p.o.c.        |            |          | PAID FROM BORROWER'S FUNDS AT SETTLEMENT | PAID FROM SELLER'S FUNDS AT SETTLEMENT |
| 702.  | to:                            |                          | p.o.c.        |            |          |  |  |
| 703. Commission paid at settlement  |                                |                          |               |            |          |  |  |
| 704.  |                                |                          |               |            |          |  |  |
| 800. ITEMS PAYABLE IN CONNECTION WITH LOAN  |                                |                          |               |            |          |  |  |
| 801.  | Loan Origination Fee           | % to: BNC Mortgage       | p.o.c.        |            | \$699.00 |  |  |
| 802.  | Loan Discount Fee              | % to:                    | p.o.c.        |            |          |  |  |
| 803.  | Appraisal Fee                  | Gordon, Gordon, & Gordon | p.o.c.        |            | \$450.00 |  |  |
| 804.  | Credit Report Fee              |                          | p.o.c.        |            |          |  |  |
| 805.  | Application Fee                | Gordon, Gordon & Gordon  | p.o.c.        |            | \$350.00 |  |  |
| 806.  | Underwriting Fee               |                          | p.o.c.        |            |          |  |  |
| 807.  | Realty Tax Service Fee         | BNC Mortgage             | p.o.c.        |            | \$70.00  |  |  |
| 808.  | Post Closing Review Fee        |                          | p.o.c.        |            |          |  |  |
| 809.  | Courier Fee                    | Charles C. Liechtung     | p.o.c.        |            | \$50.00  |  |  |
| 810.  | Flood Certification Fee        | BNC Mortgage             | p.o.c.        |            | \$17.00  |  |  |
| 811.  | Processing Fee                 | Gordon, Gordon & Gordon  | p.o.c.        |            | \$350.00 |  |  |
| 812.  |                                |                          | p.o.c.        |            |          |  |  |
| 813.  |                                |                          | p.o.c.        |            |          |  |  |
| 814.  |                                |                          | p.o.c.        |            |          |  |  |
| 815.  |                                |                          | p.o.c.        |            |          |  |  |
| 900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE                                   |                                |                          |               |            |          |  |  |
| 901.  | Interest from                  | 5/2/2005 thru: 6/1/2005  | # of days: 29 | @ \$42.67  |          | \$1,237.43                               |  |
| 902.  | Mortgage insurance premium for | month(s) to:             | p.o.c.        |            |          |  |  |
| 903.  | Hazard insurance premium for   | year(s) to:              | p.o.c.        |            |          |  |  |
| 904.  | Flood insurance premium for    | year(s) to:              | p.o.c.        |            |          |  |  |
| 905.  |                                |                          |               |            |          |  |  |
| 1000. RESERVES DEPOSITED WITH LENDER  |                                |                          |               |            |          |  |  |
| 1001.   | Hazard insurance               | months @                 | per month     |            |          |  |  |
| 1002.   | Mortgage insurance             | months @                 | per month     |            |          |  |  |
| 1003.   | Flood insurance                | months @                 | per month     |            |          |  |  |
| 1004.   | County property tax            | months @                 | per month     |            |          |  |  |
| 1005.   | School property tax            | months @                 | per month     |            |          |  |  |
| 1006.   | Village property tax           | months @                 | per month     |            |          |  |  |
| 1007.   | City property tax              | months @                 | per month     |            |          |  |  |
| 1008.   | Sewer/water tax                | months @                 | per month     |            |          |  |  |
| 1009. Aggregate adjustment  |                                |                          |               |            |          |  |  |
| 1100. TITLE CHARGES   |                                |                          |               |            |          |  |  |
| 1101.   | Settlement or closing fee to:  | Charles C. Liechtung     |               |            | \$775.00 |  |  |
| 1102.   | Abstract or title search to:   |                          |               |            |          |  |  |
| 1103.   | Title examination to:          |                          |               |            |          |  |  |
| 1104.   | Title insurance binder to:     |                          |               |            |          |  |  |
| 1105.   | Document preparation to:       |                          |               |            |          |  |  |
| 1106.   | Notary fees to:                |                          |               |            |          |  |  |
| 1107.   | Attorney fee to:               |                          |               |            |          |  |  |
| (Includes above item Numbers 1101, 1103 and 1105)                                     |                                |                          |               |            |          |  |  |
| 1108.   | Title Insurance to:            | Alliance Land Transfer   |               |            | \$602.00 |  |  |
| (Includes above item Numbers 1109 and 1110)   |                                |                          |               |            |          |  |  |
| 1109.   | Lender's coverage amount       | \$160,000.00             | fee           | \$602.00   |          |  |  |
| 1110.   | Owner's coverage amount        |                          | fee           |            |          |  |  |
| 1111.   | Deputy/Bankruptcy searches     | Alliance Land Transfer   |               |            | \$470.00 |  |  |
| 1112.   | Survey inspection              | Alliance Land Transfer   |               |            | \$87.00  |  |  |
| 1113.   | Alta endorsements              | Alliance Land Transfer   |               |            | \$100.00 |  |  |
| 1200. GOVERNMENT RECORDING AND TRANSFER CHARGES                                       |                                |                          |               |            |          |  |  |
| 1201.   | Recording fees:                | Deed                     | Mortgages     | \$200.00   | Releases | \$75.00                                  | \$275.00                               |
| 1202.   | City/County tax stamps:        | Deed                     | Mortgages     |            | Releases |  |  |
| 1203.   | State tax/stamps:              | Deed                     | Mortgages     | \$2,850.00 |          |  | \$2,850.00                             |
| 1204.   | 1/4% Mortgage Tax              | Paid by BNC \$400.00 POC |               |            |          |  |  |
| 1205.   |                                |                          |               |            |          |  |  |
| 1300. ADDITIONAL SETTLEMENT CHARGES   |                                |                          |               |            |          |  |  |
| 1301.   | Survey to:                     |                          |               |            |          |  |  |
| 1302.   | Post inspection to:            |                          |               |            |          |  |  |
| 1303.   | Real Estate tax:               | Alliance Land Transfer   |               |            | \$351.00 |  |  |
| 1304.   | Title Closer pick-up fee to:   |                          |               |            |          |  |  |
| 1305.   | Escrow Service Charge          |                          |               |            |          |  |  |
| 1306.   | Water & Sewer Charges          | Alliance Land Transfer   |               |            | \$121.87 |  |  |
| 1307.   |                                |                          |               |            |          |  |  |
| 1400. TOTAL SETTLEMENT CHARGES (enter on line 103, section J and line 602, Section K) |                                |                          |               |            |          | \$8,855.30                               |  |

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrowers: Frank Tolin Jr.

Sellers:

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.